Assisting People Living with HIV/AIDS in the Marketplace

Health Resources and Services Administration (HRSA)
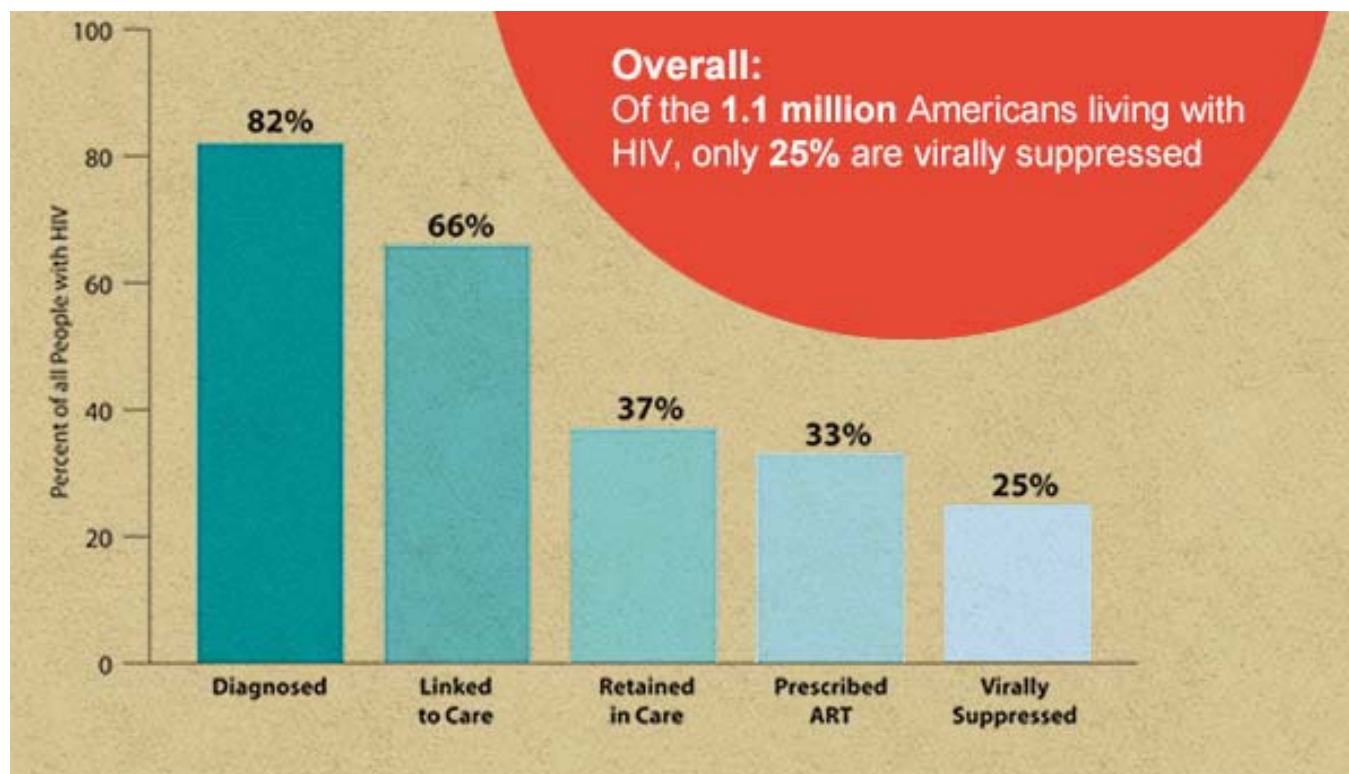
HIV/AIDS Bureau (HAB)

- Coverage for people with pre-existing conditions, like HIV/AIDS

- More affordable private health coverage

- Broader Medicaid eligibility (in some states)

- Coverage of preventive services, like HIV testing

- Coverage of essential health benefits

- Access to care and adherence to prescription drug regimens leads to viral suppression and **decreases HIV transmission**

- Administered by the U.S. Department of Health and Human Services (HHS), Health Resources and Services Administration (HRSA), HIV/AIDS Bureau (HAB)

- Plays a critical role in ensuring that people living with HIV in the United States have access to life-saving antiretroviral medications.

- Low-income people living with HIV who do not have sufficient health coverage or financial resources for coping with their illness.
    - Serve over 550,000 people living with HIV annually
    - Majority of clients have incomes at or below 100% of the Federal Poverty Level

- HIV+ individuals who are uninsured **or** underinsured.

- The Ryan White HIV/AIDS Program is the payer of last resort
  - Only pays for items or services **not covered or partially covered** by a client's health insurance plan or Medicaid.

- Entities receiving Ryan White HIV/AIDS Program funding must **vigorously pursue** eligibility for other funding sources (includes private health insurance and Medicaid)

Ryan White HIV/AIDS Program Premium and Cost-Sharing Assistance

- Can pay for a client's health insurance premiums and cost-sharing (e.g., co-payments, deductibles, and co-insurance), if cost-effective

- The Ryan White HIV/AIDS Program AIDS Drug Assistance Programs provided over $397 million in premium assistance during fiscal year 2013.

- In June 2013, the Ryan White HIV/AIDS Program AIDS Drug Assistance Programs provided premium assistance for 52,568 people living with HIV.

- Ryan White HIV/AIDS Programs select **specific** health plan(s) that clients can enroll in and receive premium and cost-sharing assistance

- It is **important** for Marketplace assisters to understand which plan(s) Ryan White HIV/AIDS Program clients can enroll in to receive additional financial assistance, **<u>or</u>** refer them to a local Ryan White HIV/AIDS Program for further assistance
  - Ask the individual if he/she is currently working with a case manager or receives assistance from the Ryan White HIV/AIDS Program

- Does the health plan cover the individual's HIV medications and other prescription drugs?
  - Does the plan require individuals to undergo prior authorization or utilize a mail-order or specialty pharmacy?
  - What are the copayments, coinsurance, and deductible amounts for the individual's prescription drugs?

- Does the health plan's provider network include the individual's trusted HIV provider and other specialists?

- Does the local Ryan White HIV/AIDS Program provide additional premium and cost-sharing assistance for the health plan?

- Many people living with HIV are experiencing health insurance for the very first time

- Some people living with HIV may qualify for Medicaid if their state has expanded Medicaid

- Not all people living with HIV are currently Ryan White HIV/AIDS Program clients

  - If an individual discloses HIV status, make sure to refer them to their local Ryan White HIV/AIDS Program for further assistance and to be assessed for eligibility for their local Program

  - https://careacttarget.org/library/adap-eligibility-insurance-assistance-resources

- HRSA HIV/AIDS Bureau Website: http://hab.hrsa.gov

- Target Center Enrollment Assistance Tools: https://careacttarget.org/ace/tools-and-resources

- ADAP Eligibility and Insurance Assistance Resources: https://careacttarget.org/library/adap-eligibility-insurance-assistance-resources

- General Assister Resources: http://marketplace.cms.gov